

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Janice Lynn Cutter  
DebtorCase No. 19-12755-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa  
Form ID: 309APage 1 of 2  
Total Noticed: 39

Date Rcvd: Dec 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2020.

db +Janice Lynn Cutter, 471 Rutt Road, Bangor, PA 18013-9609  
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
Allentown, PA 18101-1603  
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
14316424 +Capital Bank USA, C/O Hayt Hayt & Landau LLC, Meridian Center 1, 2 Industrial Way,  
Eatontown, NJ 07724-2279  
14316426 Debtor's Son, Franklin Hill Road, Bangor, PA 18013  
14331892 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
14334946 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013  
14340365 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
14344428 WELLS FARGO BANK, N.A., C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400,  
One Penn Center Plaza, Philadelphia, PA 19103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: claputka@laputkalaw.com Dec 31 2019 02:34:03 CHARLES LAPUTKA,  
Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102  
tr +EDI: QLEFELDMAN.COM Dec 31 2019 07:28:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 31 2019 02:34:20  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 31 2019 02:34:37 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 31 2019 02:34:28 United States Trustee,  
Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
14324768 +EDI: AIS.COM Dec 31 2019 07:28:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901  
14345534 EDI: BL-BECKET.COM Dec 31 2019 07:28:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
14316425 +EDI: CHASE.COM Dec 31 2019 07:28:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
14316427 EDI: DISCOVER.COM Dec 31 2019 07:28:00 Discover Fincl Svc LLC, PO BOX 15316,  
Wilmington, DE 19850  
14342800 EDI: DISCOVER.COM Dec 31 2019 07:28:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
14316428 +E-mail/Text: bncnotices@becket-lee.com Dec 31 2019 02:34:09 Kohls Department Store,  
PO BOX 3115, Milwaukee, WI 53201-3115  
14316430 EDI: PRA.COM Dec 31 2019 07:28:00 Portfolio Recovery Associates,  
120 Corporate Blvd., Suite 100, Norfolk, VA 23502  
14353441 EDI: PRA.COM Dec 31 2019 07:28:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
14345510 +E-mail/Text: bankruptcynotices@pseco.com Dec 31 2019 02:34:52 PSECU, PO BOX 67013,  
HARRISBURG, PA 17106-7013  
14316429 +E-mail/Text: bankruptcynotices@pseco.com Dec 31 2019 02:34:52 Pennsylvania ST EMP CU,  
PO BOX 67013, Harrisburg, PA 17106-7013  
14316431 EDI: RMSC.COM Dec 31 2019 07:28:00 SYNCB/JCPenny, PO Box 965007, Orlando, FL 32896-5007  
14316432 +EDI: RMSC.COM Dec 31 2019 07:28:00 SYNCB/Sams Club, PO Box 965005,  
Orlando, FL 32896-5005  
14351257 +E-mail/Text: bncmail@w-legal.com Dec 31 2019 02:34:31 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
14318010 +EDI: RMSC.COM Dec 31 2019 07:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
14316434 EDI: TFSR.COM Dec 31 2019 07:28:00 Toyota Motor Credit Corp, 5005 N River Blvd NE,  
Cedar Rapids, IA 52411  
14316433 EDI: CITICORP.COM Dec 31 2019 07:28:00 The Home Depot/ CBNA, PO BOX 6497,  
Sioux Falls, SD 57117-6497  
14316435 +EDI: WFFC.COM Dec 31 2019 07:28:00 Wells Fargo Bank PCM, PO BOX 94435,  
Albuquerque, NM 87199-4435  
14324452 EDI: WFFC.COM Dec 31 2019 07:28:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
14321859 +EDI: WFFC.COM Dec 31 2019 07:28:00 Wells Fargo Bank, N.A., 435 Ford Road, Suite 300,  
St. Louis Park, MN 55426-4938  
14344357 EDI: WFFC.COM Dec 31 2019 07:28:00 Wells Fargo Bank, N.A., Default Document Processing,  
MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
14316436 +EDI: WFFC.COM Dec 31 2019 07:28:00 Wells Fargo Card Service, Credit Bureau Resolution,  
PO BOX 14517, Des Moines, IA 50306-3517  
14316437 +EDI: WFFC.COM Dec 31 2019 07:28:00 Wells Fargo Home Mortgage, PO BOX 10335,  
Des Moines, IA 50306-0335

TOTAL: 27

District/off: 0313-4

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Form ID: 309A

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2019 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Janice Lynn Cutter claputka@laputkalaw.com,  
jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com  
JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmllawgroup.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axisfs.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ecfmail@readingch13.com  
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingCh13.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	Janice Lynn Cutter	Social Security number or ITIN	xxx-xx-4396
	First Name    Middle Name    Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN	-----
		EIN	-----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13                          4/30/19
Case number:	19-12755-mdc	Date case converted to chapter	7                          12/24/19

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Janice Lynn Cutter	
2. All other names used in the last 8 years		
3. Address	471 Rutt Road Bangor, PA 18013	
4. Debtor's attorney	CHARLES LAPUTKA Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Contact phone (610) 477-0155  Email: <a href="mailto:claputka@laputkalaw.com">claputka@laputkalaw.com</a>
5. Bankruptcy trustee	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285  Email: <a href="mailto:trustee.feldman@rcn.com">trustee.feldman@rcn.com</a>

For more information, see page 2 >

Debtor Janice Lynn Cutter

Case number 19-12755-mdc

<b>6. Bankruptcy clerk's office</b>	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 12/30/19
<b>7. Meeting of creditors</b>	<b>February 5, 2020 at 01:30 PM</b>	Location:  <b>Allentown Federal Courthouse, 504 W. Hamilton Street, Room #1610, First Floor, Allentown, PA 18101</b>
<b>8. Presumption of abuse</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 4/5/20</b>
<b>10. Proof of claim</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>11. Creditors with a foreign address</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	